

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION**

IN RE: Jennifer C Talton : **CHAPTER 7**

DEBTOR: Jennifer C Talton : **CASE NO. 05-78825-reb**

DEBTOR: :

FILED IN CLERK'S OFFICE
U.S. BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA
05 NOV -8 PM 1:28
BY *[Signature]*
DEPUTY CLERK

REAFFIRMATION AGREEMENT

The undersigned, having heretofore filed a voluntary petition constituting an order for Relief under Chapter 7 of the Bankruptcy code and the undersigned being indebted to Danco Financial, Inc. ("movant") in the sum of \$7139.80 at contractual rate of 27 % and desiring to reassume said indebtedness with interest and fees, does for in consideration of the sum of ONE DOLLAR (1.00) and other valuable consideration, reassume and agree to pay to Movant the foregoing sum plus interest accruing at the contractual rate and fees as follows in installments of \$ 355.98 per month commencing 11/27/2005 and continuing on the 27th day of each month thereafter until indebtedness is paid in full. The undersigned does hereby agree to reassume said indebtedness subject to all the terms and conditions set forth in the original contract.

THIS AGREEMENT MAY BE RESCINDED AT ANY TIME PRIOR TO DISCHARGE OR WITHIN SIXTY (60) DAYS AFTER THIS AGREEMENT IS FILED WITH THE COURT, WHICHEVER OCCURS LATER, BY GIVING NOTICE OF RESCISSION TO CREDITOR. THIS AGREEMENT IS NOT REQUIRED UNDER TITLE 11 OF THE UNITED STATES CODE, UNDER NO BANKRUPTCY LAW, OR UNDER ANY AGREEMENT NOT IN ACCORDANCE WITH 11 U.S.C. SECTION 524 (C)

The undersigned does hereby waive any defense she may have to the indebtedness reaffirmed herein by reason of the aforesaid bankruptcy matter and understands that execution of this agreement is voluntarily but legally enforceable pursuant to 11 U.S.C. section 524 and applicable State law.

Given under my hand and seal this 8 day of Nov 2005.

Jennifer C Talton
DEBTOR

DEBTOR

DECLARATION OF COUNSEL FOR DEBTOR

The undersigned attorney at law, being counsel of record for the record for the Debtor in the above styled case, does hereby represent that the Reaffirmation Agreement as herein executed on the 8th day of Nov, 2005, and entered into between debtor and Danco Financial, Inc., a secured creditor in this Case, has been executed by Debtor only after being fully advised of its legal effect and Consequences and default thereunder pursuant to 11 U.S.C. Section 524 and same was entered into voluntarily by Debtor. Said Reaffirmation Agreement and the terms thereof do not impose an undue hardship on the Debtor or any dependent (s) of the Debtor.

DEBTOR'S ATTORNEY *SSB Sharon S. Brown*
STATE BAR NO. 089632
DATE: 11/8/05

Shirley Lowe
AGENT **SHIRLEY LOWE**

November 1, 2005